

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Grace V. Massella</u> | Social Security number or ITIN | xxx-xx-1671 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 19-33514-ABA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Grace V. Massella
aka Grace V. Bertino

2/7/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Grace V. Massella
Debtor

Case No. 19-33514-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 07, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2025:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Grace V. Massella, 4307 W. Brigantine Avenue #A, Brigantine, NJ 08203-1401 |
| cr | + Compu-Link Corporation DBA Celinek as attorney in f, Greenspoon Marder LLP, c/o Holly M Hamilton, Esq., 343 Thornall Street, Suite 640 Edison, NJ 08837-2271 |
| cr | + New York Mellon Trust Company, N.A. as Trustee for, RASC, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927 |
| none | + PHH Mortgage Co., Greenspoon Marder LLP, 100 W Cypress Creek Rd., Suite 700, Fort Lauderdale, FL 33309-2195 |
| 519301739 | + BANK OF NEW YORK MELLON TRUST, Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston TX 77014-1345 |
| 518706220 | #+ Bank of New York Mellon Trust Company, N.A. as Tru, Attn: Bankruptcy Dept., 101 W. Louis Henna Blvd., Suite 450, Austin, TX 78728-1357 |
| 518626925 | + Cit Bank, Attn: Parker McKay, PO Box 5054, Mount Laurel, NJ 08054-5054 |
| 519333179 | + Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 518676270 | + Greenspoon Marder LLP, 343 Thornall Street, Suite 640, Edison, New Jersey 08837-2271 |
| 518626929 | Messina Law Firm, 921 Holmdel Road, Holmdel, NJ 07733 |
| 519260289 | + New York Mellon Trust Company, RASC, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927 |
| 518706290 | + PHH Mortgage Co., Attn: Bankruptcy Department, 101 West Louis Henna Blvd., Suite 450, Austin, TX 78728-1357 |
| 518626931 | + Total Wound Care Solutions, PO Box 707, Mount Pleasant, SC 29465-0707 |
| 518758088 | + Union, 2060 Red Lion Road, Philadelphia, PA 19115-1603 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| aty | + Email/Text: RASEBN@raslg.com | Feb 07 2025 20:40:00 | Harold Kaplan, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 07 2025 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Feb 07 2025 20:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519358780 | + EDI: LCIPHHMRGT | Feb 08 2025 01:26:00 | Bank of New York Mellon Trust et al., C/O PHH Mortgage Services, P.O. Box 24606, West Palm Beach, FL 33416, Bank of New York Mellon Trust et al., C/O PHH Mortgage Services 33416-4606 |
| 519358779 | + EDI: LCIPHHMRGT | Feb 08 2025 01:26:00 | Bank of New York Mellon Trust et al., C/O PHH Mortgage Services, P.O. Box 24606, West Palm Beach, FL 33416-4606 |
| 518626926 | + Email/PDF: creditonebknotifications@resurgent.com | Feb 07 2025 20:45:10 | Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873 |
| 518626927 | + Email/Text: Bankruptcy@ReverseDepartment.com | Feb 07 2025 20:41:00 | Financial Freedom, PO Box 85400, Austin, TX 78708-5400 |
| 518626928 | EDI: WFFC | Feb 08 2025 01:26:00 | Furniturebar, CscI Dispute Team N8235-04m, Des Moines, IA 50306 |

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| 518631455 | Email/PDF: resurgentbkn notifications@resurgent.com | Feb 07 2025 20:45:10 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518644382 | Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 07 2025 20:45:09 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 519243795 | EDI: PRA.COM | Feb 08 2025 01:26:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 519243796 | EDI: PRA.COM | Feb 08 2025 01:26:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 518676193 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Feb 07 2025 20:40:00 | The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555 |
| 518626930 | + Email/Text: Bankruptcy@ReverseDepartment.com | Feb 07 2025 20:41:00 | The Bank of New York Mellon Trust Co, c/o Celink, 2900 Esperanza Crossing, Austin, TX 78758-3658 |
| 518719543 | EDI: WFFC2 | Feb 08 2025 01:26:00 | Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519301740 | | BANK OF NEW YORK MELLON TRUST, Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston TX 77014, BANK OF NEW YORK MELLON TRUST, Reverse Mortgage Solutions, Inc. |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2025 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Denise E. Carlon | on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Harold N. Kaplan | on behalf of Creditor New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust |

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hkaplan@rasnj.com, kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor BANK OF NEW YORK MELLON TRUST hkaplan@rasnj.com kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust
hkaplan@rasnj.com, kimwilson@raslg.com

Holly Hamilton

on behalf of Unknown Role Type PHH Mortgage Co. bankruptcy@gmlaw.com

Holly Hamilton

on behalf of Creditor Compu-Link Corporation DBA Celink as attorney in fact for Bank of New York Mellon Trust Company
N.A. as Trustee for Mortgage Assets Management Series I Trust bankruptcy@gmlaw.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com

Kimberly A. Wilson

on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust
kimwilson@raslg.com

Laura M. Egerman

on behalf of Creditor Bank of New York Mellon Trust Company N.A. as Trustee for Mortgage Assets Management Series I Trust
laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Laura M. Egerman

on behalf of Creditor PHH Mortgage Corporation as servicer for Bank of New York Mellon Trust Company
laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Grace V. Massella ecfn@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14